

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA**

IN RE:	QUENTIN ALEXANDER STEPHENS	}	CASE NUMBER:	16-71479-jrs
		}		
		}		
		}	JUDGE	James R. Sacca
		}		
DEBTOR.		}	CHAPTER 11	

**DEBTOR'S MONTHLY OPERATING REPORT (INDIVIDUAL)
FOR THE PERIOD
FROM 12/1/2019 TO 12/31/2019**

Comes now the above-named debtor and files its Monthly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Dated: 1/17/2020

/s/ Howard P. Slomka
Attorney for Debtor

Debtor's Address
and Phone Number:
3294 Kylee Dawn Circle
Lawrenceville, Georgia 30045
Tel. (404) 606-9871

Attorney's Address
and Phone Number:
3500 Riverwood Parkway, Ste 2100
Bar No: 652875
Tel: (404) 800-4017

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name: Quentin Alexander Stephens
Case Number: 16-71479-jrs

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month	Cumulative
	December	Total
CASH- Beginning of Month (Household)	\$2,498.00	\$2,498.00
CASH- Beginning of Month (Business)		
Total Household Receipts	\$15,671.99	\$15,671.99
Total Business Receipts		
Total Receipts	\$15,671.99	\$15,671.99
Total Household Disbursements	\$12,087.90	\$12,087.90
Total Business Disbursements		
Total Disbursements	\$12,087.90	\$12,087.90
NET CASH FLOW (Total Receipts minus Total Disbursements)	\$3,584.09	\$3,584.09
CASH- End of Month (Individual)	\$6,082.09	
CASH- End of Month (Business)		

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

TOTAL DISBURSEMENTS (From Above)	\$12,087.90	
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)	0	
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION	\$12,087.90	

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 17th day of January 2019.

/s/ Quentin Stephens
Debtor's Signature

**SCHEDULE OF HOUSEHOLD
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative
	December	Total
CASH - Beginning of Month	\$2,498.00	
CASH RECEIPTS		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)	\$15,671.99	
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report)		
TOTAL RECEIPTS	\$15,671.99	
CASH DISBURSEMENTS		
Alimony or Child Support Payments	\$4,000.00	
Charitable Contributions	\$510.00	
Gifts	\$100.39	
Household Expenses/Food/Clothing	\$1,549.27	
Household Repairs & Maintenance	\$1,150.00	
Insurance		
IRA Contribution		
Lease/Rent Payments	\$1,000.00	
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education	\$1,410.50	
Utilities (Electric, Gas, Water, Cable, Sanitation)		
Vehicle Expenses	\$1,149.74	
Vehicle Secured Payment(s)		
Bank Fees	\$1,218.00	
Paypal		
U. S. Trustee Quarterly Fees		
Miscellaneous		
Cash		
Professional Fees (Legal, Accounting)		
Other (attach schedule)		
Moving Expenses		
Total Household Disbursements	\$12,087.90	
CASH - End of Month (Must equal reconciled bank statement-Attachment No. 2)	\$6,082.09	

QUESTIONNAIRE		
	YES*	NO
1. Have any assets been sold or transferred outside the normal course of business during this reporting period?		X
2. Have any funds been disbursed from any account other than a debtor in possession account?		X
3. Are any post-petition receivables (accounts, notes, or loans) due from any relatives, insiders, or related party?		X
4. Have any payments been made on pre-petition liabilities this reporting period?		X
5. Have any post-petition loans been received by the debtor from any party?		X
6. Are any post-petition payroll taxes past due?		X
7. Are any post-petition state or federal income taxes past due?		X
8. Are any post-petition state or local sales taxes past due?		X
9. Are any post-petition real estate taxes past due?		X
10. Are any amounts owed to post-petition creditors/vendors delinquent?		X
11. Are any wage payments past due?		X

*If the answer to any of the above questions is "YES," provide a detailed explanation of each item on a separate sheet.

INSURANCE INFORMATION		
	YES	NO*
1. Are real and personal property, vehicle/auto, general liability, fire, theft, worker's compensation, and other necessary insurance coverages in effect?	X	
2. Are all premium payments current?	X	

*If the answer to any of the above questions is "NO," provide a detailed explanation of each item on a separate sheet.

CONFIRMATION OF INSURANCE			
TYPE of POLICY and CARRIER	Period of Coverage	Payment Amount and Frequency	Delinquency Amount
Country Financial 008661086	1/21/2019- 1/21/2020	Monthly \$255.76	
Amica N003691182	1/20/2019- 1/20/2020	Monthly \$208	

___ Check here if United States Trustee has been listed a a Certificate Holder on all policies of insurance.

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:
<p>Estimated Date of Filing the Plan of Reorganization and Disclosure Statement: Filed</p>

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 2

BANK ACCOUNT RECONCILIATIONS

Bank Account Information	Account #1	Account #2	Account #3	Account #4
Name of Bank:	Regions Bank			
Account Number:	253264967			
Purpose of Account (Business/Personal)	DIP			
Type of Account (e.g. checking)	Checking			
1. Balance per Bank Statement	\$6,082.09			
2. ADD: Deposits not credited (attach list to this report)				
3. SUBTRACT: Outstanding Checks (attach list)				
4. Other Reconciling Items (attach list to this report)				
5. Month End Balance (Must Agree with Books)	\$6,082.09			
TOTAL OF ALL ACCOUNTS	\$6,082.09			

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
Bank / Account Name / Number				

Note: Attach a copy of each investment account statement.

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 4

ACCOUNTS RECEIVABLE RECONCILIATION (Pre- & Post- Petition)	Scheduled Amount	Current Month
Accounts Receivable Beginning Balance	None	
Plus: Billings During the Month		
Less: Collections During the Month		
Adjustments or WriteOffs*		
Accounts Receivable Ending Balance**		

ACCOUNTS RECEIVABLE AGING (Pre- & Post- Petition)	Scheduled Amount	Current Month
0 - 30 Days	None	
31 - 60 Days		
61 - 90 Days		
Over 90 Days		
Total Accounts Receivable**		

* Attach explanation of any adjustment or writeoff.

** The "current month" of these two lines must equal.

POST-PETITION TAXES	Beginning Tax Liability*	Amount Withheld & or Accrued
Federal Taxes	None	
Withholding**		
FICA - Employee		
FICA - Employer		
Unemployment		
Income		
Other (Attach List)		
Total Federal Taxes		
State & Local Taxes		
Withholding		
Sales		
Unemployment		
Real Property		
Personal Property		
Other (Attach List)		
Total State & Local Taxes		
Total Post-Petition Taxes		

* The beginning tax liability should represent the liability from the prior month, or if this is the first report, the amount should be zero

** Attach copies of IRS Form 6123 or your FTD coupon and payment receipt to verify payment or deposit

POSTPETITION CHANGES OF SECURED NOTES, LEASES, AND ADDITIONAL NOTES OR PAYMENTS					
Name of Secured Creditor / Lessor	Scheduled Monthly Payment Due	Total Past Due From Prior Month(s)	Amount Paid During Month	Total Unpaid Postpetition	Total Number of Payments Past Due



QUENTIN A STEPHENS
ROSA M BINION
1910 CLACK RD
MADISON GA 30650-4805

1

ACCOUNT #

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LIFEGREEN CHECKING

November 16, 2019 through December 17, 2019

SUMMARY

Beginning Balance	\$4,048.74	Minimum Balance	\$778
Deposits & Credits	\$15,671.99 +	Average Balance	\$2,688
Withdrawals	\$8,092.93 -		
Fees	\$0.00 -		
Automatic Transfers	\$0.00 +		
Checks	\$8,680.00 -		
Ending Balance	\$2,947.80		

DEPOSITS & CREDITS

11/19	Reg E Claim Correction		23.10
11/22	Sons Bavarian LI Direct Pay Stephens, Quen		2,207.70
11/25	Zelle Credit From Michael Back Ref# 93290030aee1		1,600.00
11/29	Sons Bavarian LI Direct Pay Stephens, Quen		2,207.70
12/06	Sons Bavarian LI Direct Pay Stephens, Quen		2,207.70
12/06	Sons Bavarian LI Direct Pay Stephens, Quen		5,106.30
12/10	Card Credit Bestbuycom80567 5732 Richfield MN 55423 3165		140.39
12/13	Sons Bavarian LI Direct Pay Stephens, Quen		2,179.10
Total Deposits & Credits			\$15,671.99

WITHDRAWALS

11/18	Card Purchase Cash App*quenti 4829 8774174551 CA 94103 3165	1.00
11/21	Card Purchase Panda Express # 5814 McDonough GA 30253 3165	24.40
11/22	Card Purchase Verizon Wrl My 4814 800-9220204 CA 95630 3165	369.04
11/22	Card Purchase Cash App*quenti 4829 8774174551 CA 94103 3165	2.00
11/22	Paypal Transfer Quentin Stephe 5sr22auql7af2	550.00
11/25	Zelle Debit to Detron Hammond Ref# 932800409dsy	200.00

For all your banking needs, please call 1-800-REGIONS (734-4667)
or visit us on the Internet at www.regions.com. (TTY/TDD 1-800-374-5791)

For new purchase or refinance mortgage information, contact your
Mortgage Production Manager, Randy Styles, NMLS 546618, at (678)845-5777
or online at www.regionsmortgage.com/randymstyles.

For payment and other information about your existing mortgage loan, contact Mortgage
Servicing at 1-800-986-2462 and for Home Equity loans call 1- 800-231-7493.



Thank You For Banking With Regions!
2019 Regions Bank Member FDIC. All loans subject to credit approval.



QUENTIN A STEPHENS
ROSA M BINION
1910 CLACK RD
MADISON GA 30650-4805

ACCOUNT #**0253264967**

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WITHDRAWALS (CONTINUED)

11/25	Card Purchase Waffle House 22 5812 Henry	GA 30253 3165	24.92
11/25	PIN Purchase Quik Trip Corp 5541 McDonough	GA 3165	17.86
11/26	Zelle Debit to Detron Hammond Ref# 93290030aili		225.00
11/27	Paypal Transfer Quentin Stephe 5sr22ausp63sw		698.00
11/29	Card Purchase Cracker Barrel 5812 Fairburn	GA 30213 3165	41.18
11/29	Card Purchase Jd 412 5661 Buford	GA 30519 3165	439.90
11/29	Card Purchase Mall of GA 20 I 7832 Buford	GA 30519 3165	27.74
11/29	Card Purchase Mall of GA 20 I 7832 Buford	GA 30519 3165	29.84
11/29	Card Purchase Cash App*quenti 4829 8774174551	CA 94103 3165	250.00
11/29	Card Purchase Cash App*quenti 4829 8774174551	CA 94103 3165	250.00
11/29	Card Purchase J&j Liquor 5921 Stockbridge	GA 30281 3165	45.99
11/29	Country Mutual Insurance. Quintin Stephe		222.37
12/02	Card Purchase Fellini S Pizza 5814 Atlanta	GA 30305 3165	38.76
12/02	Card Purchase LA Fonda Latina 5812 Atlanta	GA 30305 3165	81.44
12/03	Card Purchase Bestbuycom80567 5732 888-Bestbuy	MN 55423 3165	140.39
12/03	Card Purchase Bestbuycom80567 5732 888-Bestbuy	MN 55423 3165	494.02
12/03	Card Purchase Google *Pay 4829 G.CO/Walleth#	CA 94043 3165	725.00
12/06	Card Purchase Bestbuycom80567 5732 888-Bestbuy	MN 55423 3165	141.56
12/06	Card Purchase Exxonmobil 4 5542 Union City	GA 30291 3165	39.94
12/06	Card Purchase Qt 770 0 5541 Conyers	GA 30013 3165	4.04
12/06	Card Purchase Cash App*quenti 4829 8774174551	CA 94103 3165	250.00
12/06	Card Purchase Cash App*quenti 4829 8774174551	CA 94103 3165	299.72
12/06	Card Purchase Waldens Restaur 5812 Covington	GA 30014 3165	34.08
12/06	PIN Purchase Western Union 4829 Conyers	GA 3165	518.50
12/09	Zelle Debit to Delores Benfor Ref# 934300104kd7		500.00
12/09	Card Purchase Nordstrom Direc 5311 800-285-5800	IA 52404 3165	38.79
12/09	Card Purchase Nordstrom Direc 5311 800-285-5800	IA 52404 3165	106.67
12/09	Card Purchase J&j Liquor 5921 Stockbridge	GA 30281 3165	163.60
12/10	Card Purchase Nordstrom Direc 5311 800-285-5800	IA 52404 3165	202.58
12/10	Card Purchase Space Shop Stor 4225 770-8105529	GA 30078 3165	409.00
12/16	Zelle Debit to Delores Benfor Ref# 93480030hfrd		309.00
12/16	Card Purchase Lanier Parking 7523 Decatur	GA 30030 3165	10.00
12/16	Card Purchase Cracker Barrel 5812 Fairburn	GA 30213 3165	25.68
12/16	Card Purchase Full Source LLC 5199 800-975-0986	FL 32256 3165	140.92

Total Withdrawals \$8,092.93

**Total For This
Statement Period****Total Calendar
Year-to-Date**

Total Overdraft Fees (may include waived fees)	0.00	0.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
11/18		60.00	12/02		140.00
11/19		2,000.00	12/05		100.00
11/21		50.00	12/06		4,150.00
11/25		60.00	12/11		40.00

QUENTIN A STEPHENS
 ROSA M BINION
 1910 CLACK RD
 MADISON GA 30650-4805

ACCOUNT # 0253264967

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CHECKS (CONTINUED)

Date	Check No.	Amount	Date	Check No.	Amount
12/13		80.00	11/29	2047	2,000.00
			Total Checks		\$8,680.00

* Break In Check Number Sequence.

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
11/18	3,987.74	11/27	3,597.32	12/09	1,845.49
11/19	2,010.84	11/29	2,498.00	12/10	1,374.30
11/21	1,936.44	12/02	2,237.80	12/11	1,334.30
11/22	3,223.10	12/03	878.39	12/13	3,433.40
11/25	4,520.32	12/05	778.39	12/16	2,947.80
11/26	4,295.32	12/06	2,654.55		

**PRICING CHANGES TO YOUR ACCOUNT WILL
 TAKE EFFECT IN FEBRUARY 2020. PLEASE SEE
 THE ENCLOSED AMENDMENT TO YOUR PRICING
 SCHEDULE FOR DETAILS.**

Easy Steps to Balance Your Account

Checking
Account

1.	Write here the amount shown on statement for ENDING BALANCE	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

Check No.	Amount	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Total Enter in Line 4 at Left		

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures
In Case of Errors or Questions About Your Electronic Transfers
Telephone us toll-free at 1-800-734-4667
or write us at
Regions Electronic Funds Transfer Services
Post Office Box 413
Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

New Accounts- If an alleged error occurred within thirty (30) days after your first deposit to your account was made, we may have up to ninety (90) days to investigate your complaint, provided we credit your account within twenty (20) business days for the amount you think is in error. If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FOR QUESTIONS CONCERNING THIS STATEMENT OR FOR VERIFICATION OF A PREAUTHORIZED DEPOSIT, PLEASE CALL 1-800-REGIONS (734-4667) OR VISIT YOUR NEAREST REGIONS LOCATION.

ADJ - Adjustment
EB - Electronic Banking

RI - Return Item
NSF - Nonsufficient Funds

CR - Credit
APY - Annual Percentage Yield

SC - Service Charge
FWT - Federal Withholding Tax

OD - Overdrawn
*Break in Number Sequence

DEC 18

Case 16-71479-jrs

MOBILE DEPOSIT-AVAIL TONIGHT

\$500.00

\$3,647.80

DEC 18

2019



MOBILE DEPOSIT-AVAIL TONIGHT

\$200.00

\$3,147.80

DEC 16

2019



FULL SOURCE LLC 3165

-\$140.92

\$2,947.80

DEC 16

2019



CRACKER BARREL 3165

-\$25.68

\$3,088.72

DEC 16

2019



LANIER PARKING 3165

-\$10.00

\$3,114.40

DEC 16

2019



ZELLE DEBIT TO DELORES BENFOR

-\$309.00

\$3,124.40

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DEC 20
2019 Case 16-71479-jrs LA DARRICA #11-3165 Filed 01/17/20 Entered 01/17/20 15:11:18 Desc Main Document Page 13 of 14

DEC 20
2019  CHECK #2048 -\$1,900.00 \$3,870.95

DEC 20
2019  **SONS BAVARIAN LL DIRECT PAY** **\$2,179.10** \$5,770.95

DEC 18
2019  QT 820 OUTSIDE 3165 -\$54.15 \$3,591.85

DEC 18
2019  USA*SNACK SODA 3165 -\$1.80 \$3,646.00

DEC 18
2019  **MOBILE DEPOSIT-AVAIL TONIGHT** **\$500.00** \$3,647.80

DEC 18
2019  **MOBILE DEPOSIT-AVAIL TONIGHT** **\$200.00** \$3,147.80

DEC 31 2019		Case 16-71479-jrs Doc 106 Filed 01/17/20 Entered 01/17/20 15:11:18 Desc Main Document Page 14 of 14		
DEC 31 2019		ZELLE CREDIT FROM MICHAEL BACK	\$1,600.00	\$6,120.72
DEC 31 2019		MOBILE DEPOSIT-AVAIL TONIGHT	\$300.00	\$4,520.72
DEC 30 2019		TST* DANTANNA S 3165	-\$181.10	\$4,220.72
DEC 30 2019		LONGHORN STEAK 3165	-\$117.56	\$4,401.82
DEC 30 2019		RACETRAC110 0 3165	-\$22.90	\$4,519.38
DEC 27 2019		SONS BAVARIAN LL DIRECT PAY	\$2,179.10	\$4,542.28
DEC 26 2019		LULULEMON SHOPS 3165	-\$161.17	\$2,363.18
DEC 26 2019		CHAI-YO 3165	-\$105.34	\$2,524.35
DEC 24 2019		CASH APP*QUENTI 3165	-\$505.90	\$2,629.69
DEC 24 2019		WAFFLE HOUSE 22 3165	-\$60.42	\$3,135.59
DEC 23 2019		QT 820 INSIDE 3165	-\$32.71	\$3,196.01
DEC 23 2019		WAFFLE HOUSE 22 3165	-\$15.77	\$3,228.72
DEC 23 2019		USA*SNACK SODA 3165	-\$1.25	\$3,244.49
DEC 20 2019		CASH APP*QUENTI 3165	-\$558.00	\$3,245.74
DEC 20 2019		LA PARRILLA #11 3165	-\$67.21	\$3,803.74
DEC 20 2019		CHECK #2048	-\$1,900.00	\$3,870.95